

# United States Bankruptcy Court

Eastern District of Texas

Case No. 04-11565

Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brandon Scott Monroe  
6277 Dave Street  
Groves, TX 77619

Errin Janee' Monroe  
6277 Dave Street  
Groves, TX 77619

Social Security No.:

xxx-xx-5022

xxx-xx-2508

Employer's Tax I.D. No.:

## DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/5/10

Bill Parker  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0540-1  
Case: 04-11565

User: judicej  
Form ID: 13Y

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Apr 05, 2010

The following entities were noticed by first class mail on Apr 07, 2010.

db/db +Brandon Scott Monroe, Errin Janee' Monroe, 6277 Dave Street, Groves, TX 77619-4324  
cr +U.S. Bank, N.A., c/o Barrett Burke Wilson Castle Daffin, 1900 St. James Place, Suite 500,  
Houston, Tx 77056-4125  
4060880 Arrow Financial Services LLC, c/o Becket and Lee, LLP, Attorneys/Agent for Creditor,  
P.O. Box 3001, Malvern, PA 19355-0701  
4093175 Arrow Financial Services, LLC, c/o Becket & Lee, LLP, PO Box 3001, Malvern, PA 19355-0701  
3896417 +Barrett, Burkem Wilson, Castle,, Daffin & Frappier, 15000 Surveyor Blvd., #100,  
Addison, TX 75001-4417  
3957150 +Conn CC, L.P., d/b/a Conn Credit Company, P O Box 2358, Beaumont, TX 77704-2358  
3896418 +Conn Credit Company, P.O. Box 2358, Beaumont, TX 77704-2358  
3896419 +Golden Triangle F.C.U., 5211 E. Parkway, Groves, TX 77619-2916  
3896420 +U.S. Bank, P.O. Box 20005, Owensboro, KY 42304-0005  
3937921 +U.S. Bank, N.A., 2525 Camelback, Ste. 200, Phoenix, AZ 85016-4224

The following entities were noticed by electronic transmission on Apr 05, 2010.

cr +EDI: BLINE.COM Apr 05 2010 19:18:00 B-First, LLC, Mail Stop 550,  
2101 4th Ave., Suite 1030, Seattle, WA 98121-2317  
5030143 EDI: RECOVERYCORP.COM Apr 05 2010 19:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
5183958 EDI: BLINE.COM Apr 05 2010 19:18:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
3942124 EDI: RESURGENT.COM Apr 05 2010 19:23:00 Sherman Acquisition LP., its successors and assign,  
P.O. Box 10587, Greenville, SC 29603-0587  
3896420 +EDI: USBANKARS.COM Apr 05 2010 19:18:00 U.S. Bank, P.O. Box 20005,  
Owensboro, KY 42304-0005  
3937921 +EDI: USBANKARS.COM Apr 05 2010 19:18:00 U.S. Bank, N.A., 2525 Camelback, Ste. 200,  
Phoenix, AZ 85016-4224

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2010

Signature:

